

Hard at Work for Your Tax Dollars

Once again the halls and pews of Ebenezer Temple Pentecostal Church at 5552 Baltimore Ave. are packed to overflowing – on Sundays at worship, of course, but on Mondays, Tuesdays and Saturdays as well – when eager Southwest residents await their turn for free tax prep consultation.

On Monday and Tuesday afternoons from 3:30 to 6:30 p.m., and Saturdays from 9:30 a.m. to 2:30 p.m., 40-50 expectant local tax payers each processing day, pass through the shiny red and gold doors of Ebenezer Church. Climbing the steep steps to the second floor, they sign in and patiently wait their turn for a businesslike, but caring tax return session with one of the highly trained volunteer tax preparers.

"We not only help them prepare and e-file their federal and state returns, but also apply for Earned Income Tax Credits, food stamps and other benefits as well," noted Rivers, who brings 25 years of IRS experience to helping clients. "We also process LIHEAP applications, and for students, we can help them request applicable federal assistance.

"We helped over 1,100 people last year, and at the rate we are going this year's total will be over 1,200," projected the lively Rivers, who is founder and pastor of the Ebenezer congregation.

The expense savings resulting from the free preparation at Ebenezer can amount to anywhere from \$250 to \$500 per taxpayer, depending on the amount of the refund, said Pastor Rivers. "Our clients each claim an average of \$5,500 back from the state and federal governments," she stated. "This includes their excess withholdings, last year's federal stimulus payment, and Earned Income Tax Credit. The latter item can amount to as much as \$5,657 depending on the size and income of families."

If her 2010 client project is achieved, this means that our community will benefit from as much as \$50,000 in total extra income, a tremendous accomplishment for the Ebenezer parish

and its industrious and multi-talented leader.

"We believe that our spiritual Gospel is also a social Gospel," affirmed

plan for new activities like an afternoon homework center for single-parent children – to give more quality time to parents coming home from work," she said.



Nyyah Rivers uses her tax preparation training to give free advice to a client at Ebenezer Pentecostal Church on Baltimore Avenue.

Pastor Rivers. "Ebenezer means 'the Lord is my life,' and this is what we are trying to do," concluded the petite Rivers. "We often find that the stress of the tax process can reduce people to tears. We come along side them, and will pray with them if they wish. This is God's work – His love in action."

Pastor Rivers counts on the able assistance of her son, Dakasha Cummings, who is in charge of all computer software and performs quality reviews, oversees transmission of returns, and follows up on any technical rejections. He also helps train and schedule volunteers and provides input on benefit eligibility.

Her daughter, Lyyah Rivers, a student at Little Flowers Catholic High School is a trained tax preparer volunteer at the Baltimore Avenue location.

"We deeply appreciate the 15 volunteer tax preparers who occupy our 10 computers, and for the team of our church members who pitch in as both welcomers and tax preparers," said Pastor Rivers gratefully.

At the end of the month, Pastor Rivers will move her church and worship services down the street and around the corner at 5649 Christian St. to the former Lutheran church her congregation acquired last August.

"We had to make extensive repairs to the interior and the roof, but the new facility lets us expand worship and

cial expertise on saving options, credit building and public benefits.

EITC is a tax benefit for families and individuals earning less than \$48,279 (with 3 or more children) or less than \$13,440 with no children. EITC refunds can be worth more than \$5000 per year, based on family size and income.

Since 2003, the Campaign for Working Families has brought \$124 million in refunds by e-filing 78,900 tax returns – for free. Their 2500 trained volunteers have also generated an estimated further savings of \$19 million in interest, fees and charges for tax preparation, check cashing and loans – going directly in to the homes of low-income working families.

To find out more about the program at Ebenezer, call 215-472-5215. To learn more about the Campaign itself, visit www.phillyfreetaxes.com.

The help provided at Ebenezer is part of the city-wide volunteer effort organized by The Campaign for Working Families. Last year, the Campaign operated 18 free tax-filing sites, completed 14,500 tax returns, helped bring in \$20 million in state and federal tax refunds to Philadelphia families and filed for at least \$300,000 in stimulus payments.

The Campaign not only helps families close the gap between their income and their expenses, but it also provides a variety of finan-